

16800 U.S. PTO  
06/19/03UTILITY  
PATENT APPLICATION  
TRANSMITTAL

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No.		741446-6
First Inventor		Joseph B. MARTIN, Jr., et al.
Title	AUTOMATED DEBIT PAYMENT SYSTEM AND METHOD USING ATM NETWORK	
Express Mail Label No.		1C963 U.S. PRO 10/04/26/03

## APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

1.  Fee Transmittal Form (e.g., PTO/SB/17)  
(Submit an original and a duplicate for fee processing)

2.  Applicant claims small entity status.  
See 37 CFR 1.27.

3.  Specification [Total Pages 33]  
(preferred arrangement set forth below)

- Descriptive title of the invention
- Cross Reference to Related Applications
- Statement Regarding Fed sponsored R & D
- Reference to sequence listing, a table, or a computer program listing appendix
- Background of the Invention
- Brief Summary of the Invention
- Brief Description of the Drawings (if filed)
- Detailed Description
- Claim(s)
- Abstract of the Disclosure

4.  Drawing(s) (35 U.S.C. 113) [Total Sheets 7]

5. Oath or Declaration [Total Pages 4]

- a.  Newly executed (original or copy)
- b.  Copy from a prior application (37 CFR 1.63(d))  
(for continuation/divisional with Box 18 completed)
  - i.  DELETION OF INVENTOR(S)  
Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b)

6.  Application Data Sheet. See 37 CFR 1.76

7.  CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)

8. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)

- a.  Computer Readable Form (CRF)
- b. Specification Sequence Listing on:
  - i.  CD-ROM or CD-R (2 copies; or
  - ii.  paper
- c.  Statements verifying identity of above copies

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JUN 19 2003

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## ACCOMPANYING APPLICATION PARTS

9.  Assignment Papers (cover sheet & document(s))

10.  37 CFR 3.73(b) Statement  Power of Attorney (when there is an assignee)

11.  English Translation Document (if applicable)

12.  Information Disclosure Statement (IDS)/PTO-1449  Copies of IDS Citations

13.  Preliminary Amendment

14.  Return Receipt Postcard (MPEP 503)  
(Should be specifically itemized)

15.  Certified Copy of Priority Document (if foreign priority is claimed)

16.  Nonpublication request under 35 U.S.C. 122(b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.

17.  Other: Request for Deferral of Examination

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

Continuation of prior Application Serial No.: 09/745,406 filed December 26, 2000; which itself is a Continuation of Application 08/943,284 filed October 3, 1997, now U.S. Patent 6,304,860.

Prior application information:

Examiner: A.G. Kalinowski Group / Art Unit: 3626

For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

## 19. CORRESPONDENCE ADDRESS

<input checked="" type="checkbox"/> Customer Number or Bar Code Label	22204	<input type="checkbox"/> or <input type="checkbox"/> Correspondence address below (Insert Customer No. or Attach bar code label here)		
Name				
Address				
City	State	Zip Code		
Country	Telephone	Fax		
Name (Print/Type)	Donald R. Studebaker		Registration No. (Attorney/Agent)	32,815
Signature			Date	June 18, 2003

# FEE TRANSMITTAL FOR FY 2002

Patent fees are subject to annual revision.

 Applicant claims small entity status. See 37 CFR 1.27**TOTAL AMOUNT OF PAYMENT**

\$847.00

Complete if Known	
Application Number	New Continuation Application
Filing Date	June 18, 2003
First Named Inventor	Joseph B. MARTIN, Jr., et al.
Examiner Name	A.G. Kalinowski
Art Unit	3626
Attorney Docket No.	741446-6

**METHOD OF PAYMENT (check all that apply)**
 Check  Credit Card  Money Order  Other  None
 Deposit Account:

Deposit Account Number

19-2380 (741446-6)

Deposit Account Name

Nixon Peabody LLP

**The Commissioner is authorized to: (check all that apply)**

Charge fee(s) indicated below  Credit any overpayments  
 Charge any additional fee(s) during the pendency of this application  
 Charge fee(s) indicated below, except for the filing fee to the above-identified deposit account.

**FEE CALCULATION****1. BASIC FILING FEE**

Large Entity Fee Code	Fee (\$)	Small Entity Fee Code	Fee (\$)	Fee Description	Fee Paid
1001	750	2001	375	Utility filing fee	\$375
1002	330	2002	165	Design filing fee	
1003	520	2003	260	Plant filing fee	
1004	750	2004	375	Reissue filing fee	
1005	160	2005	80	Provisional filing fee	
<b>SUBTOTAL (1)</b>		\$375.00			

**2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE**

Total Claims	-20** =	Extra Claims	Fee from below	Fee Paid
		[ ]	[ ]	[ ]
Independent Claims	4	-3** =	[ ] X \$42	=\$42.00
Multiple Dependent			X \$140	= [ ]

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description
1202 18	2202 9	Claims in excess of 20
1201 84	2201 42	Independent claims in excess of 3
1203 280	2203 140	Multiple dependent claim, if not paid
1204 84	2204 42	** Reissue independent claims over original patent
1205 18	2205 9	** Reissue claims in excess of 20 and over original patent
<b>SUBTOTAL (2)</b>		\$42.00

\*\*or number previously paid, if greater. For Reissues, see above

**FEE CALCULATION (continued)****3. ADDITIONAL FEES**

Large Entity Fee Code (\$)	Fee (\$)	Small Entity Fee Code (\$)	Fee (\$)	Fee Description
1051	130	2051	65	Surcharge - late filing fee or oath
1052	50	2052	25	Surcharge - late provisional filing fee or cover sheet
1053	130	1053	130	Non-English specification
1812	2,520	1812	2,520	For filing a request for <i>ex parte</i> reexamination
1804	920*	1804	920*	Requesting publication of SIR prior to Examiner action
1805	1,840*	1805	1,840*	Requesting publication of SIR after Examiner action
1251	110	2251	110	JUN 17 2003 Extension for reply within first month
1252	410	2252	205	Extension for reply within second month
1253	930	2253	465	Extension for reply within third month
1254	1,450	2254	725	Extension for reply within fourth month
1255	1,970	2255	985	Extension for reply within fifth month
1401	320	2401	160	Notice of Appeal
1402	320	2402	160	Filing a brief in support of an appeal
1403	280	2403	140	Request for oral hearing
1451	1,510	1451	1,510	Petition to institute a public use proceeding
1452	110	2452	55	Petition to revive - unavoidable
1453	1,300	2453	650	Petition to revive - unintentional
1501	1,300	2501	650	Utility issue fee (or reissue)
1502	470	2502	235	Design issue fee
1503	630	2503	315	Plant issue fee
1460	130	1460	130	Petitions to the Commissioner
1807	50	1807	50	\$130.00 Processing fee under 37 CFR 1.17(q)
1806	180	1806	180	Submission of Information Disclosure Stmt
8021	40	8021	40	Recording each patent assignment per property (times number of properties)
1809	750	2809	375	Filing a submission after final rejection (37 CFR 1.129(a))
1810	750	2810	375	For each additional invention to be examined (37 CFR 1.129(b))
1801	750	2801	375	Request for Continued Examination (RCE)
1802	900	1802	900	Request for expedited examination of a design application
Other fee (specify)		Publication Fee		

\*Reduced by Basic Filing Fee Paid

**SUBTOTAL (3)**

\$430.00

**SUBMITTED BY**

Complete (if applicable)

Name (Print/Type)	Donald R. Studebaker	Registration No. (Attorney/Agent)	32,815	Telephone	(703) 770-9300
Signature	<i>Donald R. Studebaker</i>			Date	June 18, 2003

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of )  
Joseph B. MARTIN, Jr., et al )  
Continuation of Serial No. 09/745,406 ) Examiner: A. G. Kalinowski  
Filed: To be determined ) Group Art Unit: 3626  
For: AUTOMATED DEBIT PAYMENT )  
SYSTEM AND METHOD USING ATM )  
NETWORK ) Date: June 18, 2003

**REQUEST FOR DEFERRAL OF EXAMINATION**  
**UNDER 37 CFR 1.103(d)**

Mail Stop Petition  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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JUN 19 2003  
**OFFICE OF PETITIONS**

Dear Sir:

The applicant respectfully requests a thirty-three (33) month deferral of examination in the above-identified application filed under 37 CFR 1.53(b) from the earliest filing date of the application, i.e., parent Application No. 09/745,406 filed December 26, 2000. Neither an Office Action under 35 U.S.C. 132 or a Notice of Allowance under 35 U.S.C. 151 has been issued in the instant application.

Submitted herewith is the requisite processing fee under 37 CFR 1.17(i) in the amount of \$130.00; as well as the publication fee under 37 CFR 1.18(d) in the amount of \$300.00.

The Commissioner is hereby authorized to charge any fees which may be further required in this application, except the issue fee, or credit any overpayment to Deposit

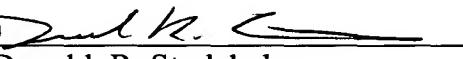
06/19/2003 CRHLOK 00000021 MARTIN J  
01 FC:2001 375.00 0P  
02 FC:1460 130.00 0P  
03 FC:8804 360.00 0P

NVA266812.1

Continuation of Application No. 09/745,406  
Attorney Docket No. 741446-6  
Page -2-

Account No. 19-2380 (741446-6).

Respectfully submitted,

By:   
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DRS/JWM